

**SANTAMARIA AFFIDAVIT  
EXHIBIT D  
PLAINTIFF'S DEPOSITION  
P 47**

1 JANKOUSKY

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2 Q By whom were those limitations  
3 imposed?

4 A It's a federal regulation, banking  
5 regulation.

6 Q Which federal regulation was it  
7 that imposed those limits, if you know?

8 A I believe it's Reg. D.

9 Q After the conversations in which it  
10 was discussed that something would have to be  
11 done about Laurus use of these accounts, was  
12 something, in fact, done with respect to the  
13 problem you just told me about, that is too  
14 many transactions in the money market account?

15 A Yes.

16 Q What was done?

17 A Normally, they would change the  
18 type of account which was a money market to a  
19 checking account and opened another interest  
20 bearing money market account for them so that  
21 they could manage their money to have  
22 interest.

23 Q When did that occur?

24 A It occurred in the, to the best of  
25 my recollection, the spring of 2006 or early